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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/579,568	05/26/2000	Michael L. Grandcolas	CIT10163	7591
27510	7590	11/02/2004	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. WASHINGTON, DC 20005			KARMIS, STEFANOS	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 11/02/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/579,568

Applicant(s)

GRANDCOLAS ET AL. 

Examiner

Stefano Karmis

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 July 2004.
2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-10, 14-41 and 44-57 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-10, 14-41 and 44-57 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

1. This communication is in response to Applicants' amendment filed on 16 July 2004.

Status of Claims

2. Claims 1, 32, 37-41 and 44-57 are previously presented. Claims 2-10, 14-31, and 33-36 have been left as originally filed. Claims 11-13 and 42-43 have been cancelled. Therefore, claims 1-10, 14-41 and 44-57 are under prosecution in this application.

Summary of this Office Action

3. Applicant's arguments filed 16 July 2004 have been fully considered but they are not persuasive. Therefore, Claims 1-10, 14-41 and 44-57 stand rejected as stated in the previous office action, mailed 16 January 2004 and Applicant's request for allowance is respectfully declined.

Response to Amendment

4. Claims 1-10, 14-41 and 44-57 stand rejected under 35 U.S.C. § 103 as being unpatentable under Crandall Jr. (hereinafter Crandall) U.S. Patent 6,186,396 in view of Maes et al. (hereinafter

Maes) U.S. Patent 6,016,476 in further view of Lin et al. (hereinafter Lin) U.S. Patent 6,076,060 as discussed in the previous office action mailed 16 January 2004.

5. Regarding independent claims 1 and 32, Applicant contests that the prior art fails to teach a) displaying all controls in the financial services information on the display screen of the terminal exclusively in text readable by the screen reading device and b) arranging the text displayed on the display screen of the terminal to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when ready by the screen reading device for the visually impaired user.

The Examiner respectfully disagrees, Maes clearly teaches a PDA device that includes a user interface/display. All financial information is displayed on the interface/display in a text format and may also be converted to speech by a screen reading device (column 5, lines 36-53). Continuing, the Examiner has relied upon Lin for the teaching of arranging the text displayed on the display screen of the terminal to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when read by the screen reading device for the visually impaired user. Lin teaches a computer method and apparatus to provide fast and efficient conversion of text in which the process of scanning text includes a predefined rational sequence in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when read by the screen reading device (column 3, lines 45-53). Therefore

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claims 1 and 32 are rejected as stated in the previous office action and the remaining claims are rejected based upon their dependency.

6. In response to applicant's arguments, Applicant is reminded that, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

Conclusion

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

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8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted
Stefano Karmis
21 October 2004

Alan N. Borline
PRIMARY
A.U. 3624